

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on December 11, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

CHRISTOHER H. RUGGLES and MELANIE M.
RUGGLES,
Debtors

Case No.: 23-15741

Chapter: 13

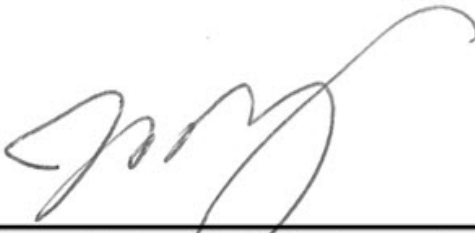
Hearing Date:

Judge: Poslusny

ORDER ON MOTION/APPLICATION TO DISMISS/CONVERT CHAPTER 13 CASE

The relief set forth on the following pages, numbered two (2) through three (3), is **ORDERED**.

DATED: December 11, 2023



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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This matter having come before the Court on Motion/Application of
____ Debtors _____, for an Order Dismissing/Converting Debtor's case, and good
cause having been shown, it is hereby

ORDERED as follows:

- ☒ case is dismissed.
- ☐ case is converted to a proceeding under Chapter 7.
- ☐ case is converted to a proceeding under Chapter 11.
- ☐ case is allowed to continue under Chapter 13 upon the following terms and conditions:
 - ☐ (a) payments to the Trustee shall continue in the amount of _____ dollars/month for an additional _____ months;
 - ☐ (b) Debtor(s) shall prepare and file with the Court a Wage Order for continuing Trustee payments;
 - ☐ (c) If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payment, with Notice of the Certification to the debtor(s) and the debtor(s) attorney, if any, the within case shall be dismissed;
 - ☐ (d) Other (ie, Counsel Fee Award or other relief to moving party)

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Upon case dismissal/conversion, any funds held by the Chapter 13 Trustee from payments made on account of debtor(s) Plan, shall be disbursed to the Debtor(s), except as follows:

(a) \$ 3,500.00 shall be disbursed to Debtor(s) Counsel for Counsel Fees and Costs hereby allowed as an Administrative Expense;

(b) \$ _____ to _____ (Creditor) for adequate protection payments pursuant to prior Order of the Court.

(c) Other: _____

In re:
Christopher H Ruggles
Melanie M Ruggles
Debtors

Case No. 23-15741-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 12, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher H Ruggles, Melanie M Ruggles, 309 Crestview Avenue, Galloway, NJ 08205-4034

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Chad M. Sherwood	on behalf of Debtor Christopher H Ruggles chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Joint Debtor Melanie M Ruggles chad@sherwoodlegal.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

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Date Rcvd: Dec 12, 2023

Form ID: pdf903

Total Noticed: 1

James Alan Kozachek

on behalf of Creditor Fabio Barbieri JKozachek@CKLawllc.com

Raymond J. Went, Jr.

on behalf of Creditor Katherine Reardon rwent@ndglegal.com jhartman@npdlaw.com

Raymond J. Went, Jr.

on behalf of Creditor Daniel Reardon rwent@ndglegal.com jhartman@npdlaw.com

Robert A. Loefflad

on behalf of Creditor Robert Z.R. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com

Robert A. Loefflad

on behalf of Creditor Erin C. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com

Scott H. Bernstein

on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12